



1

TENANT USER LIABILITY PROGRAM (TULIP)

Why

- UCIP/County should not be involved in collecting premium
- Streamline process for county/event organizers

How

- Program can be accessed online by event organizer
- Assures correct premium charged
- Event organizer can pay with credit card online
- Certificate will be issued quicker

2

CERTIFICATES

Why

- Insurance Department will not allow use of "Certificate of Insurance".
- Want to be sure certificate holders are not misled that county has "insurance".

How

- Same process for requesting a certificate.
- Letter certifying UCIP membership and limits of indemnification will be issued.

3

UTAH COUNTIES INDEMNITY POOL																			
CERTIFICATION OF MEMBERSHIP IN A JOINT RESERVE FUND																			
April 11, 2016																			
CERTIFICATE HOLDER	MEMBER																		
NAME	NAME																		
ADDRESS	ADDRESS																		
CITY	CITY																		
<p>NAME is a participating Member of the Utah Counties Indemnity Pool (UCIP), a Joint Reserve Fund authorized in accordance with the provisions of U.C.A. 43G-7-703. Membership is continuous until terminated in accordance with the terms of the UCIP Interlocal Agreement; however, such membership cannot be terminated prior to December 31, 2016 at 12:01 a.m.</p>																			
<p>Limits of Indemnification (Claims Made basis)</p> <table border="1"> <tbody> <tr> <td>General Liability</td> <td>\$3,000,000 per occurrence</td> </tr> <tr> <td>Excess General Liability</td> <td>\$2,000,000 per occurrence</td> </tr> <tr> <td>Auto Liability</td> <td>\$4,000,000 aggregate</td> </tr> <tr> <td>Public Officials Liability</td> <td>\$5,000,000 per occurrence</td> </tr> <tr> <td>Excess Public Officials Liability</td> <td>\$3,000,000 per occurrence</td> </tr> <tr> <td>Law Enforcement Liability</td> <td>\$2,000,000 per occurrence</td> </tr> <tr> <td>Excess Law Enforcement Liability</td> <td>\$4,000,000 aggregate</td> </tr> <tr> <td>Property</td> <td>\$3,000,000 per occurrence</td> </tr> <tr> <td></td> <td>Total Values of Property Owned or Leased</td> </tr> </tbody> </table>		General Liability	\$3,000,000 per occurrence	Excess General Liability	\$2,000,000 per occurrence	Auto Liability	\$4,000,000 aggregate	Public Officials Liability	\$5,000,000 per occurrence	Excess Public Officials Liability	\$3,000,000 per occurrence	Law Enforcement Liability	\$2,000,000 per occurrence	Excess Law Enforcement Liability	\$4,000,000 aggregate	Property	\$3,000,000 per occurrence		Total Values of Property Owned or Leased
General Liability	\$3,000,000 per occurrence																		
Excess General Liability	\$2,000,000 per occurrence																		
Auto Liability	\$4,000,000 aggregate																		
Public Officials Liability	\$5,000,000 per occurrence																		
Excess Public Officials Liability	\$3,000,000 per occurrence																		
Law Enforcement Liability	\$2,000,000 per occurrence																		
Excess Law Enforcement Liability	\$4,000,000 aggregate																		
Property	\$3,000,000 per occurrence																		
	Total Values of Property Owned or Leased																		
<p>The Limits of Indemnification do not extend, nor are they a waiver of any immunity or limitation of judgment against the Member provided in accordance with the Governmental Immunity Act of Utah.</p>																			
<p>As the Member does not purchase traditional insurance, <i>Additional Insured</i> status cannot be provided to any person. However, the Member is indemnified for liability assumed in a covered party contract entered into prior to loss, which would include a contract requiring the Member to indemnify such party for claims arising out of the Member's negligence.</p>																			
<p>This Certification is issued as a matter of information only and confers no rights upon the Certificate Holder. This Certificate does not affirmatively or negatively amend, extend or alter the UCIP Interlocal Agreement or its Bylaws. This Certification does not constitute a contract between UCIP and the Certificate Holder.</p>																			
<p>3397 S Vine, Murray, UT 84107-0757 Phone (801)685-4800 fax (801)685-4821 web ucip.utah.gov</p>																			

4

UNDERWRITING UPDATES

- All schedules updated on or before June 30.
- Signed Affirmation confirming all schedules are updated.
- Changes made to schedules after June 30 creates inaccuracy in actuarial rates.

5

CONSTRUCTION PROJECTS

- Notify UCIP as soon in process as possible.
- Can use UCIP coverage if contracts allow.
- UCIP can secure Builders Risk policy if needed.
- Will use value estimate until appraisal can be completed.

6

CONTROLLED ENTITIES

Why

- As separate legal entities, each entity needs to enter into the interlocal agreement separately.
- This will keep entity losses off county experience, and provide entity their own limits.

How

- Each CCE will need to complete a UCIP Membership Application
- County will need to sponsor and CCE will need to sign on to UCIP interlocal agreement

7

DRONES EXPOSURES

Why

- Public Entities liability greater than the public.
- Drones are considered "aircraft" and are excluded from liability coverage. UCIP can add a drone back on for liability, but only if it is scheduled.

How

- Complete application for each owned drone.
- If county operates a training site where county operates other entities drones, contact UCIP.

8

VEHICLE VALUES

Effects physical damage coverage only

Contribution based on scheduled value

- \$1.00 per \$1,000 value (\$25,000 auto=\$25)

For member contributions to be equitable, all members must report values the same way.

- If the original value is used throughout life of vehicle, the rate remains low.
- If values are depreciated each year, the rate will go up. Undervaluing vehicles is not equitable to other members.

9

OTHER ISSUES, QUESTIONS OR CONCERNS?

Thank You!

10